



Online Personal Credit Report from Experian for

Experian credit report prepared for  
**JOHN Q. CONSUMER**  
 Your report number is  
**1562064065**  
 Report date:  
**01/24/2005**

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**Report number:**

You will need your report number to contact Experian online, by phone or by mail.

**Index:**

Navigate through the sections of your credit report using these links.

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. Experian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can expedite your ability to obtain credit and can make offers of credit available to you. We do not grant or deny credit; each credit grantor makes that decision based on its own guidelines.

**Potentially Negative Items**

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**Potentially negative items:**

Items that creditors may view less favorably. It includes the creditor's name and address, your account number (shortened for security), account status, type and terms of the account and any other information reported to Experian by the creditor. Also includes any bankruptcy, lien and judgment information obtained directly from the courts.

**Public Records**

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit items listed later in this report.

<b>MAIN COUNTY CLERK</b>		
<b>Address:</b> 123 MAINTOWN S BUFFALO, NY 10000	<b>Identification Number:</b> 1	<b>Plaintiff:</b> ANY COMMISSIONER O.
<b>Status:</b> Civil claim paid.		<b>Status Details:</b> This item was verified and updated on 06-2001.
<b>Date Filed:</b> 10/15/2000	<b>Claim Amount:</b> \$200	
<b>Date Resolved:</b> 01/04/2001	<b>Liability Amount:</b> NA	
<b>Responsibility:</b> INDIVIDUAL		

**Status:**

Indicates the current status of the account.

**Credit Items**

For your protection, the last few digits of your account numbers do not display.

<b>ABCD BANKS</b>		
<b>Address:</b> 100 CENTER RD BUFFALO, NY 10000 (565) 555-5555	<b>Account Number:</b> 1000000....	
<b>Status:</b> Paid/Past due 60 days.		
<b>Date Opened:</b> 10/1997	<b>Type:</b> Installment	<b>Credit Limit/Original Amount:</b> \$523
<b>Reported Since:</b> 11/1997	<b>Terms:</b> 12 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 01/1999	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$0 as of 01/1999
<b>Last Reported:</b> 01/1999	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0
<b>Account History:</b> 60 days as of 12-1998 30 days as of 11-1998		

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If you believe information in your report is inaccurate, you can dispute that item quickly, effectively and cost free by using Experian's online dispute service located at:

[www.experian.com/disputes](http://www.experian.com/disputes)

Disputing online is the fastest way to address any concern you may have about the information in your credit report.

